

**STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA**  
**REPORT OF ACTION TAKEN**  
**MEETING OF CREDITORS**

In re:

ANTONIO QUINONES FLORES

Case No. 11-06655-MCF

ELIZABETH RIVERA RAMOS

Chapter 13

Attorney Name: R FIGUEROA CARRASQUILLO LAW OFFICE

<b>I. Appearances</b> Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent  <input type="checkbox"/> Prose <input type="checkbox"/> Substitute			Date & Time: 9/14/2011 8:00:00AM  <input type="checkbox"/> R <input checked="" type="checkbox"/> NR LV: t.b.d. <input checked="" type="checkbox"/> This is debtor(s) 2 Bankruptcy filing.  <b>Creditors:</b> <div style="border: 1px solid black; padding: 5px; min-height: 100px; vertical-align: top;"> <u>None</u> </div>
<b>II. Oath Administered</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			

**III. Plan**

Date: 08/08/2011 Base: \$12,000.00 Payments 1 made out of 1 due.

Confirmation Hearing Date: 10/14/2011 1:30:00PM

Evidence of Pmt shown:

Attorney's fees as per R. 2016(b)

\$3,000.00 - \$101.00 = \$2,899.00

**IV. Status of Meeting**

Closed  Not Held  Held/Continued  
 Held/Not Closed

Continued

Continued Date: 10/27/2011 8:00:00AM

Comments:

M.T.D. to be filed by Trustee: Debtor(s) failed to:  Appear:  Commence payments

Keep payments current  does (do) not qualify as a debtor (§109):

MTD Already filed, see Docket:

Other:

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(Cont.)

Trustee's Report on Confirmation

FAVORABLE

UNFAVORABLE

- Feasibility
- Insufficiently funded
- Unfair discrimination
- Fails disposable income
- Fails liquidation value test
- Insuarence quote

- No provision for secured creditor(s)
- Treat value of collateral separately
- No provision for insurance
- Tax returns missing
  - State - years
  - Federal - years

Pending/Items/ Documents:

- Assumption/Rejection executory contract
- Appraisal
- DSO Recipient's Information
- Evidence of being current with DSO
- Evidence of income

- Business Documents
  - Monthly reports for the months
- Public Liability Insurance
- Premises
- Vehicle(s):
- Licenses issued by:

COMMENTS

Meeting not held due to error in joint debtor Rivera's soc. sec. number. Attorney is to notice correct number; and new date of the continued meeting. Counsel provided maturity dates of the 2 retirement loans (Apr 2016 and jul 2017 and will upload to our program the DSO information. I reviewed and returned the 4 years of state tax returns.

s/Alejandro Oliveras

Trustee/Presiding Officer

Date: 09/14/2011

(Rev. 02/11)